

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

§ Case No. 09-75019-MB

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§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$114,911.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$47,961.00</u>
Total Distribution to Claimants: <u>\$40,823.08</u>	Claims Discharged Without Payment: <u>\$25,873.21</u>
Total Expenses of Administration: <u>\$85,503.13</u>	

3) Total gross receipts of \$ 224,660.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 98,333.79 (see **Exhibit 2**), yielded net receipts of \$126,326.21 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$83,000.00	\$20,250.00	\$20,250.00	\$20,250.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	85,503.13	85,503.13	85,503.13
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	49,332.19	20,573.08	20,573.08	20,573.08
TOTAL DISBURSEMENTS	\$132,332.19	\$126,326.21	\$126,326.21	\$126,326.21

4) This case was originally filed under Chapter 7 on November 12, 2009.
The case was pending for 69 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/24/2015 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Faulty Hip Replacement/DePuy & Premier Ortho	1242-000	224,660.00
TOTAL GROSS RECEIPTS		\$224,660.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Dorothy Gendle	Ref # D GENDLE EXEMPT	8100-002	17,350.00
GENDLE, GEORGE R., JR.	Distribution paid 100.00% on \$80,983.79; Claim# SURPLUS; Filed: \$80,983.79; Reference:	8200-003	0.00
DOROTHY GENDLE	SURPLUS FUNDS	8200-002	80,983.79
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$98,333.79

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DFCLLC	Diamond Financial Solutions	4210-000	N/A	20,250.00	20,250.00	20,250.00
NOTFILED	Amcore Bank Mortgage Sevrving Center	4110-000	83,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$83,000.00	\$20,250.00	\$20,250.00	\$20,250.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3110-000	N/A	3,225.00	3,225.00	3,225.00
Barrick Switzer Long Balsley & Van Evera LLP	3210-600	N/A	21,572.23	21,572.23	21,572.23
BERNARD J. NATALE	2100-000	N/A	9,566.31	9,566.31	9,566.31
Meyers & Flowers LLC	3210-600	N/A	43,144.44	43,144.44	43,144.44
Meyers & Flowers	3220-610	N/A	7,913.88	7,913.88	7,913.88
BERNARD J. NATALE, LTD.	3120-000	N/A	48.96	48.96	48.96
Rabobank, N.A.	2600-000	N/A	32.31	32.31	32.31
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$85,503.13	\$85,503.13	\$85,503.13

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Bank (USA), N.A.	7100-000	7,105.48	1,584.37	1,584.37	1,584.37
1I	Capital One Bank (USA), N.A.	7990-000	N/A	31.68	31.68	31.68

2	Capital One, N.A.	7100-000	2,740.88	2,900.36	2,900.36	2,900.36
2I	Capital One, N.A.	7990-000	N/A	57.98	57.98	57.98
3	PYOD, LLC as assignee of Citibank NA	7100-000	N/A	113.14	113.14	113.14
3I	PYOD, LLC as assignee of Citibank NA	7990-000	N/A	2.26	2.26	2.26
4	PYOD, LLC as assignee of RBS Citizens, NA	7100-000	N/A	1,917.96	1,917.96	1,917.96
4I	PYOD, LLC as assignee of RBS Citizens, NA	7990-000	N/A	38.34	38.34	38.34
5	PYOD, LLC as assignee of Citibank NA	7100-000	255.31	337.82	337.82	337.82
5I	PYOD, LLC as assignee of Citibank NA	7990-000	N/A	6.75	6.75	6.75
6	PYOD, LLC as assignee of Citibank NA	7100-000	4,185.45	4,063.32	4,063.32	4,063.32
6I	PYOD, LLC as assignee of Citibank NA	7990-000	N/A	81.24	81.24	81.24
7	First National Bank of Omaha	7100-000	8,803.41	9,252.87	9,252.87	9,252.87
7I	First National Bank of Omaha	7990-000	368.45	184.99	184.99	184.99
NOTFILED	JCPenney	7100-000	2,612.05	N/A	N/A	0.00
NOTFILED	Juniper Card Services	7100-000	913.16	N/A	N/A	0.00
NOTFILED	Juniper Card Services	7100-000	2,486.16	N/A	N/A	0.00
NOTFILED	Kroger Personal Finance	7100-000	2,030.07	N/A	N/A	0.00
NOTFILED	AT&T Universal Card Customer Service	7100-000	3,734.33	N/A	N/A	0.00
NOTFILED	Chase Cardmember Services	7100-000	4,576.20	N/A	N/A	0.00
NOTFILED	HSBC Bergners	7100-000	2,263.31	N/A	N/A	0.00
NOTFILED	Chase Cardmember Services	7100-000	2,711.01	N/A	N/A	0.00
NOTFILED	Target National Bank	7100-000	1,988.89	N/A	N/A	0.00
NOTFILED	Wells Fargo Financial National Bank	7100-000	194.00	N/A	N/A	0.00
NOTFILED	HSBC Retail Services	7100-000	832.61	N/A	N/A	0.00
NOTFILED	Macy's DSNB	7100-000	1,079.56	N/A	N/A	0.00
NOTFILED	Lowe's	7100-000	451.86	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$49,332.19	\$20,573.08	\$20,573.08	\$20,573.08

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75019-MB

Trustee: (330370) BERNARD J. NATALE

Case Name: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

Filed (f) or Converted (c): 11/12/09 (f)

§341(a) Meeting Date: 12/17/09

Period Ending: 08/10/15

Claims Bar Date: 01/29/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family residence - 7550 Denrick Road, Orc	107,811.00	0.00		0.00	FA
2 Cash on hand	100.00	100.00		0.00	FA
3 Amcore Bank checking account certificates of dep	200.00	0.00		0.00	FA
4 Various household goods and furnishings audio, v	1,000.00	1,000.00		0.00	FA
5 Wearing apparel	200.00	200.00		0.00	FA
6 3 life insurance policies Allstate Life Insuranc	0.00	0.00		0.00	FA
7 Anticipated tax refund 2009	3,100.00	0.00		0.00	FA
8 1978 Ford F250	1,000.00	0.00		0.00	FA
9 1986 Lincoln Town Car	1,500.00	0.00		0.00	FA
10 Faulty Hip Replacement/DePuy & Premier Ortho (u)	239,000.00	207,310.00		224,660.00	FA
10 Assets Totals (Excluding unknown values)	\$353,911.00	\$208,610.00		\$224,660.00	\$0.00

Major Activities Affecting Case Closing:

TRUSTEE WAITING FOR LIEN CREDITOR'S CHECK TO CLEAR BEFORE PREPARING FINAL REPORT.

Initial Projected Date Of Final Report (TFR): July 1, 2015

Current Projected Date Of Final Report (TFR): March 24, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75019-MB

Case Name: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

Taxpayer ID #: **-***3569

Period Ending: 08/10/15

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****66 - Checking Account

Blanket Bond: \$8,842,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/23/15	{10}	Meyers & Flowers LLC	Proceeds from Hip Replacement Settlement	1242-000	224,660.00		224,660.00
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		32.31	224,627.69
03/02/15	101	Barrick Switzer Long Balsley & Van Evera LLP	Ref # SC R VAN EVERA (Special Counsel Fees for R Van Evera)	3210-600		21,572.23	203,055.46
03/02/15	102	Meyers & Flowers LLC	Ref # SC SEAN HENDRICKS (Special Counsel Fees for S Hendricks)	3210-600		43,144.44	159,911.02
03/02/15	103	Meyers & Flowers	Ref # SPECIAL COUNSEL COSTS	3220-610		7,913.88	151,997.14
03/02/15	104	Diamond Financial Solutions	Ref # 3620000794 (Payment for Loan Debtors, D & G Gendle took against settlement)	4210-000		20,250.00	131,747.14
03/02/15	105	Dorothy Gendle	Ref # D GENDLE EXEMPT	8100-002		17,350.00	114,397.14
06/01/15	106	BERNARD J. NATALE	Dividend paid 100.00% on \$9,566.31, Trustee Compensation; Reference:	2100-000		9,566.31	104,830.83
06/01/15	107	GENDLE, GEORGE R., JR.	Distribution paid 100.00% on \$80,983.79; Claim# SURPLUS; Filed: \$80,983.79; Reference: Voided on 06/01/15	8200-003		80,983.79	23,847.04
06/01/15	107	GENDLE, GEORGE R., JR.	Distribution paid 100.00% on \$80,983.79; Claim# SURPLUS; Filed: \$80,983.79; Reference: Voided: check issued on 06/01/15	8200-003		-80,983.79	104,830.83
06/01/15	108	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,ATTYEXP			3,273.96	101,556.87
			Dividend paid 100.00% 3,225.00 on \$3,225.00; Claim# ATTY; Filed: \$3,225.00; Reference: 10/02/14-03/02/15	3110-000			101,556.87
			Dividend paid 100.00% 48.96 on \$48.96; Claim# ATTYEXP; Filed: \$48.96; Reference: 12/11/14-01/19/15	3120-000			101,556.87
06/01/15	109	Capital One Bank (USA), N.A.	Combined Check for Claims#1,11			1,616.05	99,940.82
			Dividend paid 100.00% 1,584.37 on \$1,584.37; Claim# 1; Filed: \$1,584.37; Reference: 4809	7100-000			99,940.82
			Dividend paid 100.00% 31.68 on \$31.68; Claim# 11; Filed: \$31.68;	7990-000			99,940.82

Subtotals : \$224,660.00 \$124,719.18

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Cash Receipts And Disbursements Record

Case Number: 09-75019-MB

Case Name: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

Taxpayer ID #: **-***3569

Period Ending: 08/10/15

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****66 - Checking Account

Blanket Bond: \$8,842,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Reference: 4809				
06/01/15	110	Capital One, N.A.	Combined Check for Claims#2,21			2,958.34	96,982.48
			Dividend paid 100.00% 2,900.36 on \$2,900.36; Claim# 2; Filed: \$2,900.36; Reference: 2624/KOHLIS	7100-000			96,982.48
			Dividend paid 100.00% 57.98 on \$57.98; Claim# 21; Filed: \$57.98; Reference: 2624/KOHLIS	7990-000			96,982.48
06/01/15	111	First National Bank of Omaha	Combined Check for Claims#7,71 Voided on 06/09/15	7100-003		9,437.86	87,544.62
06/01/15	112	PYOD, LLC as assignee of Citibank NA	Combined Check for Claims#5,51			344.57	87,200.05
			Dividend paid 100.00% 337.82 on \$337.82; Claim# 5; Filed: \$337.82; Reference: 2795/CITIBANK/HOME DEPOT	7100-000			87,200.05
			Dividend paid 100.00% 6.75 on \$6.75; Claim# 51; Filed: \$6.75; Reference: 2795/CITIBANK/HOME DEPOT	7990-000			87,200.05
06/01/15	113	PYOD, LLC as assignee of Citibank NA	Combined Check for Claims#3,6,31,61			4,259.96	82,940.09
			Dividend paid 100.00% 113.14 on \$113.14; Claim# 3; Filed: \$113.14; Reference: 7179/CITIBANK/SEARS	7100-000			82,940.09
			Dividend paid 100.00% 4,063.32 on \$4,063.32; Claim# 6; Filed: \$4,063.32; Reference: 1738/CITIBANK	7100-000			82,940.09
			Dividend paid 100.00% 2.26 on \$2.26; Claim# 31; Filed: \$2.26; Reference:	7990-000			82,940.09

Subtotals :

\$0.00

\$17,000.73

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Cash Receipts And Disbursements Record

Case Number: 09-75019-MB

Case Name: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

Taxpayer ID #: **-***3569

Period Ending: 08/10/15

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****66 - Checking Account

Blanket Bond: \$8,842,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			7179/CITIBANK/SEARS				
			Dividend paid 100.00% 81.24 on \$81.24; Claim# 6I; Filed: \$81.24; Reference: 1738/CITIBANK	7990-000			82,940.09
06/01/15	114	PYOD, LLC as assignee of RBS Citizens, NA	Combined Check for Claims#4,4I			1,956.30	80,983.79
			Dividend paid 100.00% 1,917.96 on \$1,917.96; Claim# 4; Filed: \$1,917.96; Reference: 4443/RBS CITIZENS	7100-000			80,983.79
			Dividend paid 100.00% 38.34 on \$38.34; Claim# 4I; Filed: \$38.34; Reference: 4443/RBS CITIZENS	7990-000			80,983.79
06/01/15	115	DOROTHY GENDLE	SURPLUS FUNDS	8200-002		80,983.79	0.00
06/09/15	111	First National Bank of Omaha	Combined Check for Claims#7,7I Voided: check issued on 06/01/15	7100-003		-9,437.86	9,437.86
06/09/15	116	First National Bank of Omaha	Ref # 3713			9,437.86	0.00
			Ref #3713 9,252.87	7100-000			0.00
			Ref # 3713 184.99	7990-000			0.00

ACCOUNT TOTALS	224,660.00	224,660.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	224,660.00	224,660.00	
Less: Payments to Debtors		98,333.79	
NET Receipts / Disbursements	\$224,660.00	\$126,326.21	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75019-MB

Case Name: GENDLE, GEORGE R., JR.
GENDLE, DOROTHY I

Taxpayer ID #: **-***3569

Period Ending: 08/10/15

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****66 - Checking Account

Blanket Bond: \$8,842,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	224,660.00
Less Payments to Debtor :	98,333.79
Net Estate :	\$126,326.21

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****66	224,660.00	126,326.21	0.00
	<u>\$224,660.00</u>	<u>\$126,326.21</u>	<u>\$0.00</u>